Case 16-38061 Doc 1 Filed 12/01/16 Entered 12/01/16 16:47:32 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	☐ Check if this is an amended filing

### **Official Form 101**

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Danica First name Lian	First name
	your driver's license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Miller Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>9943</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

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Document Miller Danica Lian Debtor 1 Case Number (if known) \_ Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7835 S Oglesby Number Street	Number Street
		Chicago IL 60649	City 71D Oxfo
		COOK State ZIP Code	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1 Danica Lian Document Miller Page 3 of 67

Case Number (if known)

Last Name

7.	The chapter of the Bankruptcy Code you		•		equired by 11 U.S.C. § 342(b) for I. page 1 and check the appropriate b	
	are choosing to file	☐ Chap				
	under	Chap				
		Chap				
		_ Chap				
3.	How you will pay the fee	local yours subm with:  I nee Appli I requ By la less to	court for more details a self, you may pay with nitting your payment or a pre-printed address.  d to pay the fee in instance in the court of the cou	about how you may cash, cashier's check your behalf, your a tallments. If you check pay The Filing Fedived (You may required to, wai all poverty line that a lf you choose this of	Please check with the clerk's of pay. Typically, if you are paying ck, or money order. If your attorney may pay with a credit consect this option, sign and attacted in Installments (Official Formmest this option only if you are fill you your fee, and may do so only applies to your family size and your form, you must fill out the App (B) and file it with your petition.	g the fee rney is ard or check  h the 103A).  ing for Chapter 7. y if your income is you are unable to
).	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District IInbke	When	03/25/2016 Case Number	16-10251
					MM / DD / YYYY	
			District None	When	Case Number	
					MM / DD / YYYY	
			District	When	Case Number	
					MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being	■ No				
	filed by a spouse who is not filing this case with	☐ Yes.			Relationship to you _ Case Number, if kn	
	you, or by a business parter, or by affiliate?				MM / DD / YYYY	····
					Relationship to you _	
			District	When	Case Number, if kn	own
_					WIII.7 227 1111	
11.	Do you rent your residence?	☐ No. ■ Yes.	Go to line 12 Has your landlord obtain			

Case 16-38061 Doc 1 Filed 12/01/16 Entered 12/01/16 16:47:32 Desc Main Document Page 4 of 67 Danica Lian Miller Case Number (if known) \_ Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Street Number LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent Chapter 11 of the balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these **Bankruptcy Code and** documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. 14. Do you own or have any property that poses or is Yes alleged to pose a threat

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

. What is the hazard?				
If immediate attention is	needed, why	is it needed?		
Where is the property?	Number	Street		
	City		 State	ZIP Code

Debtor 1

Danica Lian

Document Miller

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Ahout	Debtor 1	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Danica Lian Document Miller

Debtor 1

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Case Number (if known)

	First Name	Middle Name	Last Name		
Pai	t 6: Answer These Questions	s for Reporting Purposes			
16.	What kind of debts do you have?	as "incurred by an incurred as "No. Go to line Tyes. Go to line Tyes. Go to line Tyes. Go to line Tyes.	individual primarily for a personal, fam  16b. e 17.  primarily business debts? Busine ess or investment or through the opera  16c.	ess debts are debts that you incurred to o ation of the business or investment.	
17.	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und		after any exempt property is excluded an e available to distribute to unsecured cred	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50, ☐ 50,001-100 ☐ More than	0,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000	0 \$50,000,001-\$10	0 million	0,001-\$10 billion 0,001-\$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 millior	0 \$50,000,001-\$10	0 million	0,001-\$10 billion 0,001-\$50 billion
Pa	Sign Below				
For	you	correct.  If I have chosen to file un of title 11, United States under Chapter 7.  If no attorney represents this document, I have obtained in accordance of the content of	nder Chapter 7, I am aware that I may Code. I understand the relief available as me and I did not pay or agree to pay otained and read the notice required by ance with the chapter of title 11, Unite alse statement, concealing property, ocan result in fines up to \$250,000, or in 1519, and 3571.	erjury that the information provided is true proceed, if eligible, under Chapter 7, 11 e under each chapter, and I choose to prosomeone who is not an attorney to help y 11 U.S.C. § 342(b).  In obtaining money or property by fraud in mprisonment for up to 20 years, or both.	,12, or 13 oceed me fill out
		Executed on 12/	/01/2016 IM / DD / YYYY	Executed onMM / DD	

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Debtor 1	Danica	Lian	Miller	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date	Date:	12/01/2016
Signature of Attorney for Debtor		MM / DE	O / YYYY
Lisa LaShawn Haley			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			<del></del>
Chicago	IL	6060	3
Chicago	IL State		3 Code
City 242, 222, 4800	State	ZIP	<u> </u>
City		ZIP	Code
City 242, 222, 4800	State	ZIP	Code

Fill in this in	formation to ident	ify your case:	
Debtor 1	Danica	Lian	Miller
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u>
Case Number (If known)	r		<del></del>

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summ	marize Your Assets	
		<b>Your assets</b> Value of what you own
	Property (Official Form 106A/B) 5, Total real estate, from <i>Schedule A/B</i>	<u> </u>
1b. Copy line 62	2, Total personal property, from Schedule A/B	\$ 16,425
1c. Copy line 63	3, Total of all property on <i>Schedule A/B</i>	\$ 16,425
Part 2: Summ	narize Your Liabilities	
		Your liabilities Amount you owe
	reditors Who Have Claims Secured by Property (Official Form 106D) tal you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$25,758
	Creditors Who Have Unsecured Claims (Official Form 106E/F) tal claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the tot	tal claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$57,847
Part 3: Sumn	narize Your Liabilities	
	ur Income (Official Form 106I) nbined monthly income from line 12 of Schedule I	\$3,083.42
	ur Expenses (Official Form 106J) nthly expenses from line 22c of <i>Schedule J</i>	\$2,457.88

Case 16-38061 Doc 1 Filed 12/01/16 Entered 12/01/16 16:47:32 Desc Main Page 9 of 67 Document Debtor 1 Danica Lian Case Number (if known) \_ First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 3,283.34 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 20,212.00

\$ 0.00

\$ 0.00

\$\_20,212.00

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

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Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 67	002	, o
Debtor 1	Danica	Lian	Miller			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distri				
Case Number	-		(State)			Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
Part 1:  O1. Do you ow No. Yes.	supplying corre ur name and cas  Describe Each Re un or have any le  Describe	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	ice is needed, attach a separa ver every question. Other Real Esate You Own or Ha any residence, building, land	d, or similar property?		
	•	-	our entries fro Part 1, includi		>	\$0.00
Part 2:	Describe Your Vel	nicles				*****
you own that so  O3. Cars, vans  No.  Yes.  N  A  C  O4. Watercraft  Examples:  No.  Yes.	Describe  Describe  Describe  Make:  Model:  Year:  Approximate Milea  Other information:  t, aircraft, motor  Boats, trailers, motor  Describe	es. If you lease a vehicle, a s, sport utility vehicles, most, sport utility vehicles, sport uti	lso report it on Schedule G: E.	s and another unity property (see nicles, and accessories accessories	Do not deduct secured of the amount of any security.	claims or exemptions. Put red claims on Schedule D: aims Secured by Property  Current value of the portion you own?  00 \$15,075.00
				>		\$ 15,075.00
Part 3:	Describe Your Per	sonal and Household Items				
	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		ishings urniture, linens, china, kitchenw	rare			
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$500	\$500.00

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07. Electronics  Examples: Televisions and radios; a	audio, video, stereo, and digital equipment; computers, printers, scanners; music	
1	ding cell phones, cameras, media players, games	
Yes. Describe	screen TV, computer, printer, music collection, cell phone \$50	\$ 500.00
08. Collectibles of value		
	vaintings, prints, or other artwork; books, pictures, or other art objects; tions; other collections, memorabilia, collectibles	
Yes. Describe		\$ 0.00
09. Equipment for sports and hobbe Examples: Sports, photographic, examd kayaks; carpentry tools; musication No.	ercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
Yes. Describe		\$0.00
10. Firearms  Examples: Pistols, rifles, shotguns,  No.	ammunition, and related equipment	
Yes. Describe		\$ 0.00
11. Clothes  Examples: Everyday clothes, furs, l	eather coats, designer wear, shoes, accessories	<u> </u>
Yes. Describe	ryday clothes, shoes, accessories \$10	no s 100.00
12. Jewelry  Examples: Everyday jewelry, costume gold, silver  No.	ne jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
Yes. Describe	ryday jewelry, costume jewelry \$5	s 50.00
13. Non-farm animals  Examples: Dogs, cats, birds, horses  No.	s	
Yes. Describe		s 0.00
14. Any other personal and housel	nold items you did not already list, including any health aids you did not list	
Yes. Describe		\$0.00
_	ur entries from Part 3, including any entries for pages you have attached	\$1,150.00
Describe Very Einensi		
Pairt 4:		0
Do you own or nave any legal or ea	quitable interest in any of the following?	Current value of the portion you own?  Do not deduct secured claims or exemptions
16. Cash  Examples: Money you have in your  No.	wallet, in your home, in a safe deposit box, and on hand when you file your petition	
Yes. Describe		\$0.00

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17.	Deposits o	f money				
	Examples:	Checking, savings	, or other financial accounts; certific	cates of deposit; shares in credit unions, brokerage houses,		
	and other s	imilar institutions.	If you have multiple accounts with t	the same institution, list each.		
	No.					
	Yes.	Describe	Account Type:	Institution name:		
	_		Other financial account	Netspend Prepaid Debit	\$ 20	0.00
				<del></del>	¢ 20	00.00
10	Bonds mu	tual funde or n	ublick traded stocks		\$ <u>20</u>	0.00
10.		· -	publicly traded stocks	no monoy market accounts		
		bona iunas, inves	tment accounts with brokerage firm	is, money market accounts		
	No.					
	Yes.	Describe	Institution or issuer name:			
					\$	0.00
19.	Non-public	ly traded stock	and interests in incorporated	d and unincorporated businesses, including an interest in		
	No.					
	Yes.	Describe	Name of Entity and Percent o	of Ownership:		
		Decombo			\$	0.00
20	Governme	nt and cornorat	a hands and other negotiable	e and non-negotiable instruments	Ψ	<u> </u>
20.			<del>-</del>	ks, promissory notes, and money orders.		
	-			neone by signing or delivering them.		
	No.	25.0 11.00 011.011.0 0		noone by signing or domesting thom:		
	<b>=</b>					
	Yes.	Describe	Issuer name:		_	
					\$	0.00
21.		or pension acc				
	Examples:	Interests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift	savings accounts, or other pension or profit-sharing plans		
	No.					
	Yes.	Describe	Type of account and Institution	n name:		
	<del></del>				\$	0.00
22.	Security de	posits and pre	payments			
	Your share	of all unused depo	osits you have made so that you ma	ay continue service or use from a company		
	Examples:	Agreements with la	andlords, prepaid rent, public utilitie	es (electric, gas, water), telecommunications		
	No.					
	Yes.	Describe	Institution name or individual:			
		2000			\$	0.00
23.	Annuities (	A contract for a	a periodic payment of money	to you, either for life or for a number of years)	¥	
_0.	No.	71 001111111011101	a portouto paymont of money	to you, other for me or for a number of yours,		
	INO.					
	Yes.	Describe	Issuer name and description:			
					\$	0.00
24.			· · · · · · · · · · · · · · · · · · ·	ed ABLE program, or under a qualified state tuition program.		
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).			
	No.					
	Yes.	Describe	Institution name and descripti	ion. Separately file the records of any interests.11 U.S.C. § 521(c):		
					\$	0.00
25.	Trusts, equ	itable or future	interests in property (other t	than anything listed in line 1), and rights or powers		
	No.					
	Yes.	Describe				
	165.	Describe			•	0.00
20	Datauta aa		waste trade assume and oth	and intellectual managers	\$	0.00
20.			marks, trade secrets, and oth ames, websites, proceeds from roya			
		internet domain ne	arries, websites, proceeds from roya	alles and ilectioning agreements		
	No.					
	Yes.	Describe				
						0.00
27.			other general intangibles			
	Examples:	Building permits, e	exclusive licenses, cooperative asso	ociation holdings, liquor licenses, professional licenses		
	No.					
	Yes.	Describe				
						0.00

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Document
Last Name

Desc Main

First Name

Middle Name

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Моі	ney or prope	erty owed to you	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds	s owed to you		
	No.			
	Yes.	Describe		0.00
29.	Family sup	port		\$0.00
		-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No.			_
	Yes.	Describe		\$ 0.00
30.	Other amou	unts someone o	wes you	\$0.0
			ibility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		1
21	Interest in i	insurance polici	AP.	\$0.00
31.		•	es r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe	T - 17.1.	
			Term Life Insurance \$0	\$ 0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.	
	No.			
	Yes.	Describe		\$ 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	<u> </u>
	Yes.	Describe		]
34.	Other conti	ingent and unlig	uidated claims of every nature, including counterclaims of the debtor and rights	\$0.00
"	No.			
	Yes.	Describe		7
25	Any financi	ial aaaata way d	tal was already. Has	\$0.00
33.	No.	iai asseis you u	id not already list	
	Yes.	Describe		1
	_			\$0 <u>.0</u> 0
26	Add the del	ller velue of all a	of your entries from Bort 4, including any entries for pages you have attached	
			of your entries from Part 4, including any entries for pages you have attached er here	\$200.00
P	art 5: D	escribe Any Busi	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Do you owi	n or have any le	gal or equitable interest in any business-related property?	
	No.			
	Yes.			
				Current value of the portion you own?  Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	No.			7
	Yes.	Describe		\$0.00

Debtor 1 Danica Case 16-38061 Doc 1 Filed 12/01/16 Entered 12/01/16 16:47:32 Desc Main Page 14 of 67 Milder (if known)

Ι.		
3	39. Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	No.  Yes. Describe	
4	40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	<u> </u>
l	No.  Yes. Describe	
١,		\$0.00
4	41. Inventory No.	
l	Yes. Describe	\$0.00
4	42. Interests in partnerships or joint ventures	
l	No. Name of Entity and Percent of Ownership:  Yes. Describe	
4	43. Customer lists, mailing lists, or other compilations	\$0.00
ľ	No.	
l	Yes. Describe	\$0.00
4	44. Any business-related property you did not already list  No.	
l	Yes. Describe	
l		\$0.00
4	45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	\$ 0.00
L	for Part 5. Write that number here	<u> </u>
	Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.	
4	46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	
	Yes. Describe	
4	47. Farm animals	\$ <u>0.0</u> 0
	Examples: Livestock, poultry, farm-raised fish  No.	
l	Yes. Describe	\$ <u> </u>
4	48. Crops—either growing or harvested  No.	
l	Yes. Describe	\$ 0.00
4	49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.	
l	Yes. Describe	
5	50. Farm and fishing supplies, chemicals, and feed	\$ <u>0.0</u> 0
	No.	_
	Yes. Describe	\$ 0.00
5	51. Any farm- and commercial fishing-related property you did not already list  No.	
5		
	No.  Yes. Describe	\$0.00
	No.	

Case 16-38061

Doc 1

Desc Main

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Document Page 15 of 6 7 Pumber (if known) Danica Debtor 1 Document Last Name First Name Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?		
Examples: Season tickets, country club membership  No.		
Yes. Describe		
		\$
54. Add the dollar value of all of your entries from Part 7. Write that number here	······································	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 15,075.00	
57. Part 3: Total personal and household items, line 15	\$ 1,150.00	
58. Part 4: Total financial assets, line 36	\$ 200.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 16,425.00	\$ 16,425.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$16,425.00

Official Form 106A/B Record # 723700 Schedule A/B: Property Page 6 of 6

Fill in this information to identify your case:								
Debtor 1	Danica	Lian	Miller					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)							
Case Number	r		_					
(If known)								

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	y the Property You Claim as Exempt		and in Elling with war	
	emptions are you claiming? Check		•	
	ming state and federal nonbankrupt		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
F	lint on Only adult A /D that		the information below	
For any propert	y you list on <i>Schedule A/B</i> that yo	u ciaim as exempt, till in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2015 Hyundai Sonata with over 30,000 miles	\$ <u>15,075</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 500	<u></u> \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief	Flat screen TV, computer, printer,			735 ILCS 5/12-1001(b) - \$500.00
description:	music collection, cell phone	\$ 500	\$	
ine from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Everyday clothes, shoes, accessories	\$ <u>100</u>	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$100.00
_ine from			100% of fair market value, up to	
Schedule A/B:	11		any applicable statutory limit	
icial Form 106C	Record # 723700	Schedule C: 1	The Property You Claim as Exempt	Page 1 of

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Debtor 1 <u>Danic</u>a First Name Lian

Middle Name

Document Last Name

	Part 2  Addit	ional Page				
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exempt	ion
			Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Everyday jewelry, costume jewel	ry \$50	<b>\_</b> \$	735 ILCS 5/12-1001(b) - \$50.00	
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit		_
	Brief description:	Other financial account, Netspen Prepaid Debit, 200.00	d 	<b></b> \$	735 ILCS 5/12-1001(b) - \$200.00	_
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		_
3.	Are vou claimin	g a homestead exemption of	more than \$155.675?			
				n or after the date of adjustment .)		
-	_	sillent on 4/0 i/ to and every 3	years after that for cases filed of	n or after the date of adjustment.)		
	No.					
		acquire the property covered	by the exemption within 1,215 d	ays before you filed this case?		
	□No					
	Yes.					
0	fficial Form 1060	Record # 72370	O Schedule C: T	he Property You Claim as Exempt	Page	2 of 2

	nformation to ident	ify your case:		/16 Entered 1 8 of	f 67		
Debtor 1	Danica	Lian	Miller				
DCDIOI 1	First Name	Middle Name	e Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	e Last Name				
United States	s Bankruptcy Court for	the: <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
			(State)			Check if th	is is an
Case Numbe (If known)	er					amended f	
	orm 106D		e Claims Secured				12/ <sup>-</sup>
oformation. If dditional pages 1. Do any cre	more space is need es, write your name editors have claims	ded, copy the Addit and case number secured by your pubmit this form to the		er the entries, and attach	it to this form. On the top		
		lation below.					
Part 1:	List All Secured Cla						
Part 1:	List All Secured Cla	ims	on one prograd claim list the	a graditar apparataly	Column A	Column A	Column C
Part 1:  2. List all se	List All Secured Cla ecured claims. If a claim. If more than c	ims creditor has more th one creditor has a p	an one secured claim, list the articular claim, list the other cal order according to the cre	creditors in Part 2.	Column A  Amount of clai  Do not deduct th  value of collatera	m Value of collateral that supports this	Column C Unsecured portion If any
Part 1:  2. List all se for each of As much	List All Secured Cla ecured claims. If a claim. If more than c	ims creditor has more th one creditor has a p	articular claim, list the other	creditors in Part 2. ditors name.	Amount of clai	m Value of collateral that supports this	Unsecured portion
2. List all se for each c As much  2.1 Hyund  Creditor's 4000 M	ecured claims. If a claim. If more than cas possible, list the ai Capital Americ Name	ims creditor has more th one creditor has a p	articular claim, list the other cal order according to the cre	creditors in Part 2. ditors name. at secures the claim:	Amount of clai Do not deduct th value of collatera	Walue of collateral that supports this claim	Unsecured portion
2. List all se for each c As much  Hyund  Creditor's	ecured claims. If a claim. If more than cas possible, list the	ims creditor has more th one creditor has a p	articular claim, list the other cal order according to the cre  Describe the property the 2015 Hyundai Sonata w	creditors in Part 2. ditors name.  at secures the claim: ith over 30,000 miles	Amount of clai  Do not deduct th value of collatera  \$ 25,758.00	Walue of collateral that supports this claim	Unsecured portion
2. List all se for each c As much  2.1 Hyund  Creditor's 4000 M	ecured claims. If a claim. If more than cas possible, list the ai Capital Americ Name	ims creditor has more th one creditor has a p	articular claim, list the other cal order according to the cre  Describe the property the 2015 Hyundai Sonata w	creditors in Part 2. ditors name. at secures the claim:	Amount of clai  Do not deduct th value of collatera  \$ 25,758.00	Walue of collateral that supports this claim	Unsecured portion
2. List all se for each of As much  2.1 Hyund  Creditor's 4000 M  Number	ecured claims. If a claim. If more than cas possible, list the ai Capital Americ Name	ims creditor has more the creditor has a polar claims in alphabetic claims in alphabetic claims are claims.	articular claim, list the other cal order according to the cre  Describe the property th  2015 Hyundai Sonata w  As of the date you file, th	creditors in Part 2. ditors name.  at secures the claim: ith over 30,000 miles	Amount of clai  Do not deduct th value of collatera  \$ 25,758.00	Walue of collateral that supports this claim	Unsecured portion
2. List all se for each of As much  2.1 Hyund  Creditor's 4000 N  Number	ecured claims. If a claim. If more than cas possible, list the ai Capital Americ is Name  Acarthur Blvd Ste  Street	ims creditor has more thone creditor has a p claims in alphabetic	articular claim, list the other cal order according to the cre  Describe the property the 2015 Hyundai Sonata was as of the date you file, the Contingent	creditors in Part 2. ditors name.  at secures the claim: ith over 30,000 miles	Amount of clai  Do not deduct th value of collatera  \$ 25,758.00	Walue of collateral that supports this claim	Unsecured portion
2. List all se for each of As much  2.1 Hyund  Creditor's 4000 M  Number  Newpo	ecured claims. If a claim. If more than cas possible, list the ai Capital Americ is Name  Acarthur Blvd Ste	creditor has more the one creditor has a polarism in alphabetic claims in alphabetic claims are claims.	articular claim, list the other cal order according to the cree  Describe the property the 2015 Hyundai Sonata was as of the date you file, the Contingent Unliquidated	creditors in Part 2. ditors name.  at secures the claim: with over 30,000 miles  ne claim is: Check all that a	Amount of clai  Do not deduct th value of collatera  \$ 25,758.00	Walue of collateral that supports this claim	Unsecured portion
2. List all se for each of As much  2.1 Hyund  Creditor's 4000 M  Number  Newpo	ecured claims. If a claim. If more than cas possible, list the ai Capital Americ s Name Macarthur Blvd Ste Street	creditor has more the one creditor has a polarism in alphabetic claims in alphabetic claims are claims.	As of the date you file, the Unliquidated Disputed Nature of Lien. Check all	creditors in Part 2. ditors name.  at secures the claim: with over 30,000 miles  ne claim is: Check all that a	Amount of clai Do not deduct th value of collatera  \$ 25,758.00  pply.	Walue of collateral that supports this claim	Unsecured portion
2. List all se for each of As much  2.1 Hyund  Creditor's 4000 M  Number  Newpo	ecured claims. If a claim. If more than cas possible, list the ai Capital Americ Name Macarthur Blvd Ste Street  sthe debt? Check on 1 only	creditor has more the one creditor has a polarism in alphabetic claims in alphabetic claims are claims.	As of the date you file, the Unliquidated Disputed Nature of Lien. Check all	creditors in Part 2. ditors name.  at secures the claim: ith over 30,000 miles  ne claim is: Check all that a	Amount of clai Do not deduct th value of collatera  \$ 25,758.00  pply.	Walue of collateral that supports this claim	Unsecured portion
2.1 Hyund Creditor's 4000 N Number  Newpo City  Who owe	ecured claims. If a claim. If more than cas possible, list the ai Capital Americ Name Macarthur Blvd Ste Street  sthe debt? Check on 1 only	creditor has more the one creditor has a polarism in alphabetic claims in alphabetic claims are claims.	Describe the property the 2015 Hyundai Sonata was a sof the date you file, the Contingent Unliquidated Disputed  Nature of Lien. Check all car loan)	creditors in Part 2. ditors name.  at secures the claim: ith over 30,000 miles  ne claim is: Check all that a	Amount of clai Do not deduct th value of collatera  \$ 25,758.00  pply.	Walue of collateral that supports this claim	Unsecured portion
2. List all se for each of As much  2.1 Hyund  Creditor's 4000 N  Number  Newpool  City  Who owe  Debtor  Debtor	ecured claims. If a claim. If more than cas possible, list the ai Capital Americ Name Macarthur Blvd Stestreet  Street  sthe debt? Check on 1 only 2 only	creditor has more the one creditor has a polar polar in alphabetic claims in alphabetic claim	Describe the property the 2015 Hyundai Sonata was a sof the date you file, the Contingent Unliquidated Disputed  Nature of Lien. Check all car loan)	creditors in Part 2. ditors name.  at secures the claim: rith over 30,000 miles  ne claim is: Check all that a  that apply. e (such as mortgage or secures)	Amount of clai Do not deduct th value of collatera  \$ 25,758.00  pply.	Walue of collateral that supports this claim	Unsecured portion
2.1 List all se for each c As much  2.1 Hyund  Creditor's 4000 N  Number  Newpo City  Who owe Debtor Debtor At leas  Check	ecured claims. If a claim. If more than cas possible, list the ai Capital Americ same Macarthur Blvd Ste Street  st the debt? Check on 1 only 2 only 1 and Debtor 2 only	creditor has more the one creditor has a polar polar in alphabetic claims in alphabetic claim	articular claim, list the other cal order according to the cree  Describe the property the  2015 Hyundai Sonata w  As of the date you file, the contingent Unliquidated Disputed  Nature of Lien. Check all An agreement you made car loan)  Statutory lien (such as least order)	creditors in Part 2. ditors name.  at secures the claim: with over 30,000 miles  the claim is: Check all that a  that apply. e (such as mortgage or secures the claim)  ax lien, mechanic's lien) wsuit	Amount of clai Do not deduct th value of collatera  \$ 25,758.00  pply.	Walue of collateral that supports this claim	Unsecured portion

		Caso 16 22061	Doc 1	⊑ilod	12/01/16	Entor	ed 12/01/16 16	6:47:32 I	Desc Main	
Filli	in this inf	formation to identify your cas	e:				9 of 67			
Deb	tor 1	Danica I	Lian		Miller	_				
		First Name N	Aiddle Name		Last Name					
	tor 2	First Name N	Aiddle Name		Last Name	-				
	-									
Unit	ed States	Bankruptcy Court for the : <u>NORT</u>	I HERN_ Distr	rict of <u>ILLINOI</u>	(State)				Check if t	this is an
	e Number nown)								amended	
Offic	rial Fo	orm 106E/F					•			9
		E/F: Creditors Who			1.01.					12/15
ist the I/B: Pr redito eeded	other paroperty (Cors with party), copy the any addite	and accurate as possible. Us arty to any executory contract Official Form 106A/B) and on S artially secured claims that ar ie Part you need, fill it out, nu ional pages, write your name List All of Your PRIORITY Unsec	ts or unexpir Schedule G: re listed in S mber the ent and case nu	red leases th Executory C chedule D: C tries in the b	at could result in Contracts and Un- Creditors Who Ha oxes on the left.	a claim. Als expired Lea ave Claims S	so list executory contra ses (Official Form 1060 Sec <i>ured by Property</i> . If	cts on Schedule 6). Do not includ more space is	9	
1. <b>Do</b>	any cred	ditors have priority unsecured	d claims agai	inst you?						
		to Part 2.								
	Yes.	our priority unsecured claims	If a proditor	has more th	an and priority up	socured elei	m list the graditar congr	ataly for each als	oim For	
ea no un	ch claim on the characteristic control of the characteristic contr	listed, identify what type of clai amounts. As much as possible claims, fill out the Continuation	m it is. If a cla , list the clain Page of Part	aim has both ns in alphabe t 1. If more th	priority and nonp tical order accord an one creditor he	riority amou ling to the cr olds a partic	nts, list that claim here a editor's name. If you havular claim, list the other	nd show both prive more than two	iority and priority	
(F	л ап ехр	lanation of each type of claim,	see the mstr	uctions for th	s loilli ili tile ilisti	ruction booki	et.)	Total claim	Priority	Nonpriority
	<b>.</b>	ist All of Your NONPRIORITY U	managed Cla	i					amount	amount
Part	74									
3. <b>Do</b>	-	ditors have nonpriority unsect								
		u have nothing to report in this	part. Submit	t this form to	the court with you	ır other sche	dules.			
no inc	npriority ( luded in l	our nonpriority unsecured cla unsecured claim, list the credito Part 1. If more than one credito	or separately or holds a par	for each clai	m. For each claim	n listed, iden	tify what type of claim it	s. Do not list clai	ims already	
Cla	11115 1111 00	ut the Continuation Page of Par	11 2.							Total claim
4.1	Chase E		[	_ast 4 digits o	of account number	·				\$ <u>600.00</u>
	PO Box			When was the	debt incurred?					
	Number	Street								
			— <i>f</i>	As of the date Contingent	you file, the claim	n is: Check al	I that apply.			
	Wilming			Unliquidate	d					
W	City /ho owes	State Zip C the debt? Check one.	ode	Disputed						
	Debtor 1	1 only								
Ļ	Debtor 2	•	]	Ť	RIORITY unsecur	ed claim:				
Ļ	=	1 and Debtor 2 only	L	Student loa		aration acros-	nent or diverse			
Ļ	=	one of the debtors and another	L	_	arising out of a sepa not report as priority	-	nent of divorce			
L	_	if this claim relates to a inity debt	Г		nsion or profit-sharir		other similar debts			
Is	the clain	n subject to offest?	_		•					
	No			Other. Spec	cify Overdraft A	ccount				
L	Yes									

	Case 16-38	.061 Doc	: 1 Filed 12/01/16	6 Entered 12/01/16 16:47:32	Desc Main
Debtor 1	5 .	Lian	വ വ്യൂട്ടument	Page 20 of 67	Dood Main
	First Name	Middle Name	Last Name	, ,	
Pari	Your NONPRIORITY Unse	cured Claims - Co	ntinuation Page		
After lis	sting any entries on this page,	number them be	ginning with 4.4, followed by 4	l.5, and so forth.	Total Clair
4.2	City of Chicago - Dept of Rever	nue	Last 4 digits of account numb	per	\$ <u>4,000.00</u>
	Creditor's Name 121 N. LaSalle St		When was the debt incurred?		
	Number Street Room 107		As of the date you file, the cla	nim is: Check all that apply.	
	Chicago IL  City Sta  Vho owes the debt? Check one.	60602 te Zip Code	Unliquidated Disputed		
Ï	Debtor 1 only				
[	Debtor 2 only		Type of NONPRIORITY unsec	ured claim:	
<u> </u>	Debtor 1 and Debtor 2 only		Student loans		
L	At least one of the debtors and and	other		eparation agreement or divorce	
[	Check if this claim relates to a		that you did not report as prio		
ls	community debt sthe claim subject to offest?		Debts to pension or profit-sha	aring plans, and other similar debts	
	No Yes		Other. Specify Fines		
4.3	Commonwealth Edison		Last 4 digits of account numb	per	\$ <u>1,000.00</u>
	Creditor's Name	_	-		
	3 Lincoln Center 4th Floor		When was the debt incurred?		

Page 21 of 67
Case Number (if known) Document Danica Lian Debtor 1

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
4.5	Credit ONE BANK NA	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name		0044 0044	
	Po Box 98875	When was the debt incurred?	2011-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Las Vegas NV 89193	Unliquidated		
١,	City State Zip Code  Who owes the debt? Check one.	Disputed		
l i	Debtor 1 only			
l i	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
l i	Debtor 1 and Debtor 2 only	Student loans	iaiii.	
l i	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l i		that you did not report as priority clai	-	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla		
1	s the claim subject to offest?		and other chimal doors	
	No	Other. Specify Credit Card or C	Credit Use	
	Yes			
4.6	DEPT OF ED/Navient	Last 4 digits of account number		<u>\$ 325.00</u>
	Creditor's Name		2014-2016	
	Po Box 9635	When was the debt incurred?	2014-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Million Barra	Contingent		
	Wilkes Barre PA 18773	Unliquidated		
١ ١	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
l i	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
l i	Debtor 1 and Debtor 2 only	Student loans		
l i	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority clai	ims	
'	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
! !	s the claim subject to offest?			
	No	Other. Specify		
$\vdash$	Yes		0000	÷ 4 044 00
4.7	DEPT OF ED/Navient	Last 4 digits of account number	0908	\$ <u>1,911.00</u>
	Creditor's Name Po Box 9635	When was the debt incurred?	2011-2016	
	Number Street	Then was the asst mountain.		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Wilkes Barre PA 18773	Contingent		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai		
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	s the claim subject to offest?			
	No No	Other. Specify		
	Yes			

Doc 1 Filed 12/01/16 Entered 12/01/16 16:47:32 Desc Main Case 16-38061 Page 22 of 67 Case Number (if known) **Decument** Danica Lian Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.8	DEPT OF ED/Navient	Last 4 digits of account number071	7	<b>\$</b> 1,928.00
	Creditor's Name	004	0040	
	Po Box 9635	When was the debt incurred?	3-2016	
	Number Street			
		As of the date you file, the claim is: Check	all that apply.	
		Contingent	,	
	Wilkes Barre PA 18773	Unliquidated		
١.	City State Zip Code	Disputed		
'	Who owes the debt? Check one.	Бізрики		
	Debtor 1 only			
ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
ļ	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separation agree	ement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims		
l .	community debt	Debts to pension or profit-sharing plans, and	d other similar debts	
ľ	s the claim subject to offest?	_		
	No T.	Other. Specify		
4.0	Yes DEPT OF ED/Navient	Last 4 digits of account number 070		<b>\$</b> 1,943.00
4.9	Creditor's Name	Last 4 digits of account number	<del></del>	<b>3</b> 1,040.00
	Po Box 9635	When was the debt incurred? 201	2-2016	
	Number Street		<del></del>	
		As of the date you file, the claim is: Check	all that apply.	
	Wilkes Barre PA 18773	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
[	Debtor 1 and Debtor 2 only	Student loans		
l i	At least one of the debtors and another	Obligations arising out of a separation agree	ement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims		
'	community debt	Debts to pension or profit-sharing plans, and	d other similar debts	
1 1	s the claim subject to offest?	_		
	No	Other. Specify		
	Yes			
4.10	DEPT OF ED/Navient	Last 4 digits of account number 071	<del>7</del>	\$ <u>3,396.00</u>
	Creditor's Name	Management 1 and 1 and 1 and 2	3-2016	
	Po Box 9635	When was the debt incurred?	<u> </u>	
	Number Street			
		As of the date you file, the claim is: Check	all that apply.	
	Million David	Contingent		
	Wilkes Barre PA 18773	Unliquidated		
,	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agree	ement or divorce	
		that you did not report as priority claims	55.1 3.70100	
1 1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and	d other similar debts	
1	s the claim subject to offest?	2000 to periode of profit-sharing plans, and	a care. carried dobte	
	No	Other. Specify		
ı î				

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Debtor 1	Danica First Name	16-38061 Lian Middle Name		Last Name	Entered 12/01/16 16:47:32 Page 23 of 67 Case Number (if known)	Desc Main	-	
Part		ITY Unsecured Cla						
After lis	ting any entries on th	is page, number t	nem beginn	ing with 4.4, followed by 4.5	5, and so forth.		Total Clain	
4.11	DEPT OF ED/Navient		La	st 4 digits of account numbe	r 0709		\$ <u>3,976.00</u>	
	Creditor's Name Po Box 9635  Number Street		_ w	hen was the debt incurred?	2012-2016			
			As	of the date you file, the clain	n is: Check all that apply.			
	Wilkes Barre  City ho owes the debt? Check Debtor 1 only	PA 18773 State Zip Cod ck one.		Contingent Unliquidated Disputed				
▎▕▘	Debtor 2 only		Tv	pe of NONPRIORITY unsecu	red claim:			
	Debtor 1 and Debtor 2 o	nly		Student loans				
	At least one of the debto	•		Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
1 7	Check if this claim rel	ates to a						
-	community debt			Debts to pension or profit-shari	ng plans, and other similar debts			
Is	the claim subject to off	est?						
	No Yes			Other. Specify				
4.12	DEPT OF ED/Navient		_ La	st 4 digits of account numbe	r0908		<b>\$</b> 4,189.00	
	Creditor's Name Po Box 9635  Number Street		_ w	hen was the debt incurred?	2011-2016			
	Wilkes Barre	PA 18773		of the date you file, the clair	n is: Check all that apply.			

		Case 16-38061	Doc 1		Entered 12/01/16 16:4	_	Desc Main	
Debtor 1	Danica	Lian		ପ୍ଲନ୍ମcument	Page 24 of 67 Number (if known)			
	First Name	Middle Name		Last Name				
Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.								

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	First Federal Credit Control	Last 4 digits of account number	<b>\$</b> 879.00
	Creditor's Name 1550 Old Henderson Rd., #100	When was the debt incurred?	
	Number Street	When was the dest incurred:	
	Trumber Succe		
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43220	Contingent	
	City State Zip Code	Unliquidated	
N N	/ho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
4.45	_Yes HMC Group	Last 4 digits of account number	<b>\$</b> 2,909.00
4.15	Creditor's Name	Last 4 digits of account number	Ψ
	837 Crocker Road	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Westlake OH 44145	Unliquidated	
	City State Zip Code	Disputed	
"	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
ls ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Court	
ΙĒ	Yes	Other. Specify	
4.16	Illinois State Toll Hwy Auth	Last 4 digits of account number	<b>\$</b> 3,785.00
1111	Creditor's Name		
	2700 Ogden Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Downers Grove IL 60515-1703	Unliquidated	
_ v	City State Zip Code  /ho owes the debt? Check one.	Disputed	
ΙË	Debtor 1 only		
F	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Fines	
	Yes		

Debtor 1	Danica First Name Your	Case 16-	Lian Middle Name	•	Last Name		Entered 12/01, Page 25 of 67 Case Num		Desc Main	_
After listi	ing any er	ntries on this pag	ge, number	them begin	ning with 4.4, followed	d by 4.	5, and so forth.			Total Clair
C <u>F</u>	Macy's/DS Creditor's Nam PO Box 90 Number	ne			ast 4 digits of account		r			\$ <u>204.00</u>
Wh	ouisbille  Dity  o owes the	e debt? Check one	KY 40290 State Zip Co		As of the date you file, the Contingent Unliquidated Disputed	he clai	<b>າາ is:</b> Check all that apply.			
	At least one Check if the	nd Debtor 2 only of the debtors and his claim relates t		] ] ]	that you did not report a	of a sep as prior	paration agreement or divorce	s		
4.18	No Yes Mcydsnb Creditor's Nam	ne			Other. Specify Cred	numbe	r <u>NULL</u>	-		\$ <u>204.00</u>
_	0111 Duke Number	Street		_ '	When was the debt incu	rred?	2012-2013			

As of the date you file, the claim is: Check all that apply.

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Last 4 digits of account number

When was the debt incurred?

Other. Specify \_\_\_Credit Card or Credit Use

As of the date you file, the claim is: Check all that apply.

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify Credit Card or Credit Use

Contingent

Disputed

Unliquidated

Student loans

Contingent

Disputed

Unliquidated

Student loans

OH 45040

CA 92123

State Zip Code

State Zip Code

Mason

Debtor 1 only Debtor 2 only

Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

community debt Is the claim subject to offest?

Midland Funding, LLC

8875 Aero Drive, # 200

Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Street

At least one of the debtors and another

Check if this claim relates to a

City

No

4.19

Yes

Number

City

No

Creditor's Name

San Diego

Debtor 1 only Debtor 2 only

**\$**1,084.75

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Debtor 1 Danica Lian Page 26 of 67 Case Number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Nelnet LNS	Last 4 digits of account number 7449	\$ <u>0.00</u>
	Creditor's Name	2005 2010	
	Po Box 1649	When was the debt incurred? 2005-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Denver CO 80201	Unliquidated	
١.,	City State Zip Code	Disputed	
ľ	Vho owes the debt? Check one.		
	Debtor 1 only	Toward MONIPPIOPITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify	
Ī	Yes	Other. Specify	
4.21	Nelnet LNS	Last 4 digits of account number 7549	<b>\$</b> _0.00
	Creditor's Name		
	Po Box 1649	When was the debt incurred? 2005-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Denver CO 80201	Unliquidated	
١,,	City State Zip Code	Disputed	
\ \ \ \ \	Vho owes the debt? Check one.		
	Debtor 1 only	T. (MANIPHOPIE)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
10	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Otton County.	
	Yes	Other. Specify	
4.22	Nelnet LNS	Last 4 digits of account number 9449	<b>\$</b> _1,147.00
	Creditor's Name	<del></del>	
	Po Box 1649	When was the debt incurred? 2005-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Denver CO 80201	Unliquidated	
	City State Zip Code	Disputed	
"	Vho owes the debt? Check one.	<b>.</b>	
	Debtor 1 only	T (NONDRODITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
l le	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	On Oif.	
	Yes	Other. Specify	

Schedule E/F: Creditors Who Have Unsecured Claims

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4.23	Last 4 digits of account number	<del></del>
Creditor's Name	When was the debt incurred? 2005-2016	
Po Box 1649	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Denver CO 80201		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
No		
Yes	Other. Specify	
Doorlog Con	Last 4 digits of account number	<b>\$</b> 759.41
4.24 Peoples Gas Creditor's Name	Last 4 digits of account number	<u> </u>
200 E. Randolph Dr.	When was the debt incurred?	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60601	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes		
4.25 Porania LLC	Last 4 digits of account number	\$ <u>301.48</u>
Creditor's Name		
24500 Center Ridge Rd	When was the debt incurred?	
Number Street		
Ste 472	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Westlake OH 44145		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Dbligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension or pronestraining plans, and other similar debts	
No	- 011 - 0 17	
Yes	Other. Specify	
L res		

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er listing any entries on this page, number them	n beginning with 4.4, followed by 4.5, and so forth.	Total Claim
Portfolio Recovery Assoc.	Last 4 digits of account number	<b>\$_1,033.00</b>
Creditor's Name		· <del></del>
120 Corporate Blvd., Ste. 100	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Norfolk VA 23502	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
Robert J. Semrad & Associates	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name	When you the deleter was 10	
20 S. Clark St., 28th floor	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60603	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
<b>=</b> '	Turns of NONDRIODITY unassented alaims	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Attennation From 9 Nation	
$\vdash$	Other. Specify Attorney's Fees & Notice	
Santander Consumer USA INC.	Last 4 digits of account number 1000	<b>\$</b> 10,143.00
Creditor's Name	Last 4 digits of account flumber	<del></del>
1 Allied Dr	When was the debt incurred? 2015-2016	
Number Street		
	As of the date way file the alaim in Obertall Hall as I	
	As of the date you file, the claim is: Check all that apply.	
Trevose PA 19053	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Unknown Credit Extension	
$\prod_{Vac}$		

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ung any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Cla
Secretary of State	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name		
2701 S. Dirksen Pkwy.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Springfield IL 62723	Unliquidated	
City State Zip Code	Disputed	
ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		
No I <sub>ve-</sub>	Other. Specify Notice Only	
Yes Sprint	Last 4 digits of account number 1797	<b>\$</b> 646.00
Creditor's Name	Last 4 digits of account number 1/9/	<u> <del>-</del> </u>
8014 Bayberry Rd	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Jacksonville FL 32256	Contingent	
City State Zip Code	Unliquidated	
ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes		
T-Mobile	Last 4 digits of account number 1150	\$ <u>1,136.</u>
Creditor's Name	2016 2016	
4120 International Pkwy	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Carrollton TX 75007	Unliquidated	
City State Zip Code	Disputed	
ho owes the debt? Check one.	☐	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?	Outlies the or fee Out diff	
No I <sub>Ves</sub>	Other. Specify Collecting for Creditor	

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After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32	Target	Last 4 digits of account number	<b>\$</b> 576.00
7.02	Creditor's Name	<u> </u>	· <del></del>
	PO Box 673, Mailstop 6CA	When was the debt incurred?	
	Number Street	<del></del>	
		As of the date you file, the claim is: Check all that apply.	
	Minneapolia MNI 55447	Contingent	
	Minneapolis MN 55417	Unliquidated	
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify	
4.33	TCF National Bank	Last 4 digits of account number	<b>\$</b> _200.00
1.00	Creditor's Name		
	PO Box 170995	When was the debt incurred?	
	Number Street		
	names.		
		As of the date you file, the claim is: Check all that apply.	
	N. 50047	Contingent	
	Milwaukee WI 53217	Unliquidated	
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Overdraft Account	
	Yes	Other. Specify Storal att 7 to State.	
4.34	TD BANK USA/Targetcred	Last 4 digits of account number NULL	<b>\$</b> 576.00
7.07	Creditor's Name		· <u></u>
	Po Box 673	When was the debt incurred? 2012-2013	
	Number Street		
	Humber Officer		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Minneapolis MN 55440	Unliquidated	
Ι,	City State Zip Code	Disputed	
	Who owes the debt? Check one.	□ ·*····	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
l i	No	Other Specify Credit Card or Credit Use	
	Type	Other. Specify Credit Card or Credit Use	

Debtor 1	Danica	Case 16-38061	Doc 1	Filed 12/01/16 Decument	Entered 12/01/16 16:47:32 Page 31 of 67 Page 31 of 67				
	First Name	Middle Name		Last Name					
Part 2	Your	NONPRIORITY Unsecured Cla	aims - Continua	ation Page					
After listi	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.								
4.35	JIC Medic	al Center	_ Las	st 4 digits of account numbe	r				

isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim						
UIC Medical Center	Last 4 digits of account number	\$ <u>0.00</u>						
Creditor's Name	When was the debt incurred?							
1122 Paysphere Circle  Number Street	Wilen was the dept incurred?	When was the debt incurred?						
Number Street								
	As of the date you file, the claim is: Check all that apply.							
Chicago II 60674	Contingent							
Chicago IL 60674	Unliquidated							
City State Zip Code  Who owes the debt? Check one.	Disputed							
Debtor 1 only	<del>-</del>							
Debtor 2 only	Type of NONPRIORITY unsecured claim:							
Debtor 1 and Debtor 2 only	Student loans							
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce							
Check if this claim relates to a	that you did not report as priority claims							
community debt	Debts to pension or profit-sharing plans, and other similar debts							
Is the claim subject to offest?	<u> </u>							
No	Other. Specify Medical/Dental Services							
Yes								
Webbank/Fingerhut	Last 4 digits of account number NULL	\$ <u>0.00</u>						
Creditor's Name	2042-2042							
6250 Ridgewood Rd	When was the debt incurred? 2012-2013							
Number Street								
	As of the date you file, the claim is: Check all that apply.							
	Contingent							
Saint Cloud MN 56303	Unliquidated							
City State Zip Code	Disputed							
Who owes the debt? Check one.								
Debtor 1 only								
Debtor 2 only	Type of NONPRIORITY unsecured claim:							
Debtor 1 and Debtor 2 only	Student loans							
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce							
Check if this claim relates to a	that you did not report as priority claims							
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts							
No	Other. Specify Credit Card or Credit Use							
Yes	Other. SpecifyCredit Card of Credit Ose							
World Financial Network BANK	Last 4 digits of account number 4195	<b>\$</b> 533.00						
Creditor's Name		•						
120 Corporate Blvd Ste 1	When was the debt incurred? 2015-2015							
Number Street								
	As of the date you file, the claim is: Check all that apply.							
	Contingent							
Norfolk VA 23502								
City State Zip Code	Unliquidated							
Who owes the debt? Check one.	Disputed							
Debtor 1 only								
Debtor 2 only	Type of NONPRIORITY unsecured claim:							
Debtor 1 and Debtor 2 only	Student loans							
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce							
At least one of the debtors and another								
Check if this claim relates to a	that you did not report as priority claims							
Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts							
Check if this claim relates to a								

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Page 32 of 67 Document Danica Lian Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** World Financial Network BANK \$ 550.00 Last 4 digits of account number \_ Creditor's Name 2015-2015 120 Corporate Blvd Ste 1 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Norfolk VA 23502 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Unknown Credit Extension Yes \$ 1,200.00 Zip car Last 4 digits of account number 4.39 Creditor's Name 160 N. Wabash Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60601 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify Debt Owed

At least one of the debtors and another

Check if this claim relates to a

community debt Is the claim subject to offest?

No

Page 33 of 67 Case Number (if known) **Document** Danica Lian Debtor 1

List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified above example, if a collection agency is trying to collect from y 2, then list the collection agency here. Similarly, if you hadditional creditors here. If you do not have additional p	you fo nave m	r a debt you o	we to som creditor fo	eone else, list the original r any of the debts that you	creditor in Parts 1 or listed in Parts 1 or 2, list the
	Arnold Scott Harris PC			On which	entry in Part 1 or Part 2 lis	st the original creditor?
	Name 111 W Jackson Blvd Ste 600			Line 2	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	IL 6	0604	Last 4 dig	its of account number	
	City State	Zip Coo	de			
Clerk, First Mun Div			On which entry in Part 1 or Part 2 list the original cre		entry in Part 1 or Part 2 lis	st the original creditor?
	Name 50 W. Washington St., Rm. 1001			Line 4	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	IL 6	60602	Last 4 dig	its of account number	
	City State	Zip Coo	de			
	Blitt and Gaines, PC			On which	entry in Part 1 or Part 2 lis	st the original creditor?
	Name 661 Glenn Ave.			Line 4	of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims
	Wheeling IL	6	60090	Last 4 dig	its of account number	
	City State	Zin Co	de			

Schedule E/F: Creditors Who Have Unsecured Claims

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Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1 <u>Dan</u>ica

Lian

**Document** 

Add the Amounts for Each Type of Unsecured Claim

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$ 20,212.00
	<ul><li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li><li>6h. Debts to pension or profit-sharing plans, and other</li></ul>	6g.	\$ 20,212.00 \$ 0.00

		Caso 16	29061 Doc 1 I	ilod 12/01/16	Entor	ed 12/01/16	16:47:32	Desc Main	
Fil	ll in this in	formation to iden				5 of 67			
De	ebtor 1	Danica	Lian	Miller	-				
De	ebtor 2	First Name	Middle Name	Last Name					
(Sp	pouse, if filing)	First Name	Middle Name	Last Name	•				
Uı	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)				_	
	ase Number f known)			(State)				Check if this is amended filing	
Off	<u>icial F</u>	orm 106G							
Sch	nedule	G: Execut	ory Contracts and	Unexpired Lea	ses				12/1
nforr	nation. If n	nore space is nee	possible. If two married people eded, copy the additional page,	fill it out, number the e	h are equal ntries, and	ly responsible for sup attach it to this page.	pplying correct . On the top of a	nny	
		·	e and case number (if known). contracts or unexpired leases?						
ı. L	_	-	submit this form to the court with		ou have no	thing else to report on	this form.		
[	_		nation below even if the contrac						
						, , , ,	,		
			or company with whom you ha cell phone). See the instruction						
	nexpired le		cen priorie). See the instruction		ruction boo	det for more examples	or executory co	onitacis and	
	Person or	company with wh	nom you have the contract or I	ease		State what the	contract or lease	e is for	
2.1									
	Name				-				
	Number	Street			_				
	City		State Zip	Code	_				
2.2									
	Name				-				
	Number	Street			_				
	City		State Zip	Code	_				
2.3									
	Name				-				
	Number	Street			_				
	-				_				
	City		State Zip	Code					
2.4					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
2.5									
	Name				_				
	Number	Street			_				

State Zip Code

City

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Danica	Lian	Miller			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _				
Case Number	r		(State)			
(If known)						

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	ny Additional Pages, write your name and case number (if known). Answer every question.								
1. <b>D</b>	o you have any	codebtors? (If you are filing a jo	oint case, do not list either spo	ouse as a codebto	r.)				
	No.								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
	Yes. Did you	ır spouse, former spouse, or lega	al equivalent live with you at th	ne time?					
	_	which community state or territor	y did you live?	Fill in the	e name and current address of that person.				
	Name of yo	our spouse, former spouse or legal equivale	nt						
	Number	Street							
	City		State	Zip Code					
s	-	icial Form 106D), Schedule E/F ( ' Schedule G to fill out Column :  Ir codebtor	•		Column 2: The creditor to whom you owe the debt  Check all schedules that apply:				
3.1	·				Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					

Official Form 106H Record # 723700 Schedule H: Your Codebtors Page 1 of 1

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			7. (2.7)	<del>1111. 111</del> 01 1
Fill in this in	formation to ident	ify your case:		
Debtor 1	Danica	Lian	Miller	
	First Name	Middle Name	Last Name	
Debtor 2	-		<del> </del>	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
Case Number	-			
(If known)			<del></del>	

Official Form 106I

. MM / DD / YYYY

## **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Operation Manage	er	
	Occupation may Include student or homemaker, if it applies.	Employers name	SMS Assist LLC		
		Employers address	875 N. Michigan A	Ave., Ste. 2800	
			Chicago, IL 60611		,
		How long employed there?	1 month		
Pa	rt 2: Give Details About Monthl	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$3,083.34	\$0.00
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$3,083.34	\$0.00

Official Form 106l Record # 723700 Schedule I: Your Income Page 1 of 2

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Debtor 1 Danica Lian Document Miller Page 38 of 67
First Name Middle Name Last Name Page 38 of 67
Case Number (if known)

			For Debtor 1	For Debto		
Co	py line 4 here	4.	\$3,083.34	\$	0.00	
	all payroll deductions:					
	. Tax, Medicare, and Social Security deductions	5a. —	\$199.92		\$0.00	
5b	Mandatory contributions for retirement plans	5b. 	\$0.00		\$0.00	
5c	Voluntary contributions for retirement plans	5c. _	\$0.00		\$0.00	
5d	Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00	
	. Insurance	5e. 	\$0.00		\$0.00	
5f.	Domestic support obligations	5f. —	\$0.00		\$0.00	
5g	. Union dues	5g. 	\$0.00		\$0.00	
	Other deductions. Specify:	5h. 	\$0.00		\$0.00	
6. Add t	he payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$199.92		\$0.00	
7. Calcu	late total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,883.42	\$0	0.00	
8. List a	Il other income regularly received:		_			
8a	Net income from rental property and from operating a business,					
	profession, or farm					
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
	monthly net income.	8a.	\$0.00		\$0.00	
8b	. Interest and dividends	8b.	\$0.00		\$0.00	
8c	Family support payments that you, a non-filing spouse, or a	8c.	\$ 200.00		\$ 0.00	
	dependent regularly receive					
	Include alimony, spousal support, child support, maintenance, divorce					
	settlement, and property settlement.					
8d	. Unemployment compensation	8d.	\$0.00		\$0.00	
8e	Social Security	8e.	\$0.00		\$0.00	
8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00	
	Include cash assistance and the value (if known) of any non-cash					
	assistance that you receive, such as food stamps (benefits under the					
	Supplemental Nutrition Assistance Program) or housing subsidies.					
	Specify:					
8g	Pension or retirement income	8g. 	\$0.00		\$0.00	
8h	Other monthly income. Specify:	8h	\$0.00		\$0.00	
9. <b>A</b> c	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$200.00		\$0.00	
10. <b>C</b> a	Iculate monthly income. Add line 7 + line 9.	10.	\$3,083.42	- 60	.00 =	\$3,083.42
Ad	d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	ψ0,000.42	ΨΟ	.00	\$3,003.42
Ind oth Do	ate all other regular contributions to the expenses that you list in Schedule clude contributions from an unmarried partner, members of your household, you her friends or relatives.  In not include any amounts already included in lines 2-10 or amounts that are necify:	our dependent			11	\$0.00
	d the amount in the last column of line 10 to the amount in line 11. The resite that amount on the Summary of Schedules and Statistical Summary of Ce		•	t annlies	12	\$3,083.42
	you expect an increase or decrease within the year after you file this form		o and Neialeu Dald, II I	парріїва	12	Ψ0,000.42
	No.  Yes. Explain:					

FIII III I	this information to identify	your case:				
Debtor  Debtor  (Spouse, i	First Name	Lian  Middle Name  Middle Name  :NORTHERN DISTRICT O	Miller  Last Name  Last Name	<del>-</del>	ent showing pos of the following	et-petition chapter 13 date:
Case N (If know	lumber /n)		_	IVIIVI / DD /	1111	
Officia	al Form 106J				filing for Debtor separate house	2 because Debtor 2 ehold.
Sche	dule J: Your E	xpenses				12/14
more spa	ce is needed, attach anoth	er sheet to this form. On th	= =	are equally responsible for supplyi ges, write your name and case num	=	
Part 1:  1. Is this  X	Describe Your Househors a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in  No.  Yes. Debtor 2 m	<u>·</u>	e J.			
	you have dependents?  not list Debtor 1 and	No X Yes Fill out	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
De	btor 2. not state the dependents'		dent	Son	17	No X Yes
nar	mes.			Daughter	7	No X Yes
				Son	1	No X Yes
				Daughter	21	No X Yes
				Granddaguther	1	No X Yes
exp	your expenses include penses of people other tha urself and your dependent					
Part 2:	Estimate Your Ongoing	Monthly Expenses				
expense				n as a supplement in a Chapter 13 on the check the box at the top of the form	-	
	expenses paid for with non assistance and have includ	=	nce if you know the value Income (Official Form 106I.	)		Your expenses
an	e rental or home ownershi y rent for the ground or lot. not included in line 4:	p expenses for your reside	ence. Include first mortgage	payments and	4.	\$700.00
4a	. Real estate taxes				<b>4</b> a.	\$0.00
4b	. Property, homeowner's,	or renter's insurance			4b.	\$0.00
4c.	•	air, and upkeep expenses			4c.	\$24.00
4d	. Homeowner's associatio	n or condominium dues			4d.	\$0.00

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Danica Lian Middle Name

Debtor 1

First Name

Document Page 40 of 67 Case Number (if known) \_

Last Name

			Your expens	ses
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$200.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$340.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$500.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$125.00
10.	Personal care products and services	10.		\$100.00
11.	Medical and dental expenses	11.		\$45.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.		\$258.88
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$10.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$150.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 723700 Schedule J: Your Expenses Case 16-38061 Doc 1 Filed 12/01/16 Entered 12/01/16 16:47:32 Desc Main Document Page 41 of 67

Debtor	1 Danica	a Lian	Miller	Case Number (if known)		
	First Nam	ne Middle Name	Last Name	·		
21.	Other. Sp	pecify: Postage/Bank Fees (\$5.0	00),	<u> </u>	21.	\$5.00
22	Your mor	nthly expense: Add lines 4 thro	ough 21.		22.	\$2,457.88
	The result	t is your monthly expenses.				
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined	monthly income) from Schedule I.		23a.	\$3,083.42
	23b.	Copy your monthly expenses	from line 22 above		23b. <b>–</b>	\$2,457.88
	23c.	Subtract your monthly expense The result is your <i>monthly ne</i>	ses from your monthly income.		23c.	\$625.54
		The result is your monthly not	a moome.			
24.	Do vou ex	xpect an increase or decrease	in your expenses within the year after	vou file this form?		
	-	•	ing for your car loan within the year or do			
	mortgage	payment to increase or decrea	se because of a modification to the terms	s of your mortgage?		
	X No					
	Yes.	Explain Here:				
	<del></del>					

 Official Form 106J
 Record #
 723700
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to identi	ify your case:	
Debtor 1	Danica	Lian	Miller
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States  Case Number (If known)		the : <u>NORTHERN</u> District of	ILLINOIS (State)

# Official Form 106 Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	T an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury I declare that I have re	ad the summary and schedules filed with this declaration and that they are true and
correct.	io die Summary and Schedules med with dis declaration and that they are true and
<b>★</b> /s/ Danica Lian Miller	<b>x</b>
Signature of Debtor 1	Signature of Debtor 2
Date 12/01/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to ider		
Debtor 1	Danica	Lian	Miller
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)	·		

# Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (	if known). Answer every question.			
Part 1	Give Details About Your Marital Status and W	here You Lived Before		
01. <b>Wh</b> a	at is your current marital status?			
	Married			
_	Not married			
	Not married			
02 <b>D</b> ur	ing the last 3 years, have you lived anywhere ot	her than where you live no	w?	
	No.	-		
	Yes. List all of the places you lived in the last 3 ye	ars. Do not include where	ou live now.	
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		iived there	Same as Debtor 1	Same as Debtor 1
	4428 S Calumet Ave	FROM 03/2011		
	Chicago IL 60653-3389	To 10/2016		
03 With	nin the last 8 years, did you ever live with a spo	use or legal equivalent in a	community property state or territory?	(Community
pro	perty states and territories include Arizona, Cali			
_	Wisconsin.)			
<b>■</b> !	งo. Yes. Make sure you fill out Schedule H: Your Cod∘	ebtors (Official Form 106H)		
	. so: mane care for in car conceans in i can con	oztoro (oour r o roor.)		
Part 2	Explain the Sources of Your Income			

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Miller Debtor 1 Danica Lian Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 10,626 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 15,728 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 12.746 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Unemployment \$8,372 For last calendar year: Benefits (January 1 to December 31, 2014) List Certain Payments You Made Before You Filed for Bankruptcy

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Debtor 1	Danica	Lian	Miller	_	Case Number (if known)	)	_
	First Name	Middle Name	Last Name				
06 <b>A</b>	re either Debtor 1's o	r Debtor 2's debts primaril	ly consumer debts?				
_	_						
	_	r 1 nor Debtor 2 has prima	-		ned in 11 U.S.C. § 101(8)	as	
	·	n individual primarily for a pe	•		005+		
	During the 90 (	days before you filed for bar	nkruptcy, did you pay any	creditor a total of \$6,2	225° or more?		
	☐ No. Go to	line 7					
	110. 00 10	III.0 7.					
	Yes. List b	pelow each creditor to whom	n you paid a total of \$6,22	25* or more in one or n	nore payments and the		
	total amou	ınt you paid that creditor. Do	o not include payments fo	or domestic support ob	oligations, such as		
	child supp	ort and alimony. Also, do no	ot include payments to an	attorney for this bank	ruptcy case.		
	* Subject to adjustr	ment on 4/01/16 and every 3	3 years after that for case	s filed on or after the	date of adjustment.		
_	Voc Debter 4 ex 5	Nabitar 2 ar baib baya mim	مغطماء ومسييموم والتوم				
•	_	Debtor 2 or both have prim days before you filed for ba	-	ny creditor a total of \$6	SOO or more?		
	_		ariki aptoy, ala you pay ali	ly creation a total of to	oo or more:		
	No. Go to	line 7.					
	☐ Yes. List b	pelow each creditor to whom	n you paid a total of \$600	or more and the total	amount you paid that		
		o not include payments for					
	alimony. A	Also, do not include paymen	ts to an attorney for this b	oankruptcy case.			
			Dates of	Total amount paid	Amount you stil	Il owe Was this payment for	or
			payments				
		u filed for bankruptcy, did yo					
	-	latives; any general partner ou are an officer, director, p		· · · · · · · · · · · · · · · · · · ·			
a	gent, including one for	a business you operate as			•	, , ,	
SI	uch as child support a	nd alimony.					
	No.						
[	Yes. List all paymer	nts to an insider.					
			Dates of	Total amount	Amount you still	Reason for this payment	
			payment	paid	owe		
08 W	ithin 1 year before yo	u filed for bankruptcy, did yo	ou make any payments o	r transfer any property	on account of a debt tha	t benefited	
	n insider?	abta guaranta ad ar agaigna.	d by an incider				
In	clude payments on de _	ebts guaranteed or cosigned	d by an insider.				
	No.						
L	Yes. List all paymer	its to an insider.					
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name	
O9 W	, ,	u filed for bankruptcy, were		t court action or adm	inistrative proceeding?		
		cluding personal injury case				ort or custody	
m	odifications, and cont	ract disputes.					
	No.						
	Yes. Fill in the detail	ls.					
			Nature of the case	Court o	r agency	Status of the ca	se
			ivature of the case			_	
	Credit Acceptance	<u>!</u>	Contract		ounty Circuit Court	Pending	
	Credit Acceptance v. Danica Miller	<del>}</del>				On appeal	
		<u>,                                    </u>				<b>_</b>	
	v. Danica Miller	<u> </u>				On appeal	
	v. Danica Miller					On appeal	

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Debto	1	Danica	Lian	Miller	Case Number (if ki	10wn)	
		First Name	Middle Name	Last Name			
		in 1 year before you filed ck all that apply and fill in		is any of your property repossessed, forec	losed, garnished, attached,	seized, or levie	d?
	☐ I	No. Go to line 11					
	`	Yes. Fill in the information	n below.				
				Describe the property		Date	Value of the property
		Hyundai Capital Americ	an	2015 Hyundai Sonata		11/20/16	\$15,000
		4000 Macarthur Blvd St	e				
		Newport Beach, CA 926	660				
				Explain what happened			
				Property was repossessed.			
				Property was foreclosed.			
				Property was garnished.			
				Property was attached, seized,	, or levied.		
		nin 90 days before you fi efuse to make a paymen		r, did any creditor, including a bank or fir ed a debt?	nancial institution, set off a	ny amounts fro	om your accounts
		No. Go to line 11					
	一、	Yes. Fill in the information	n below.				
12	— With		d for bankruptcy, v	was any of your property in the possessi ner official?	on of an assignee for the b	enefit of credit	tors, a
	Ν	lo.					
	Y	es.					
		List Contain Ciffs and	d C				
	rt 5:			did	-f	2	
13	vvitn		ied for bankruptcy,	, did you give any gifts with a total value	of more than \$600 per pers	on?	
	$\Box$	Yes. Fill in the details for	each gift.				
14	With	nin 2 years before you fi	led for bankruptcy,	, did you give any gifts or contributions w	with a total value of more th	ıan \$600 to an	y charity?
		No.					
	_	Yes. Fill in the details for	each gift				
	ш		odon girt.				
Pa	ırt 6:	List Certain Losses					
		nin 1 year before you file bling?	ed for bankruptcy o	or since you filed for bankruptcy, did you	lose anything because of	theft, fire, othe	er disaster, or
	1	No.					
	□,	Yes. Fill in the details for	each gift.				
Pa	ırt 7:	List Certain Paymen	ts or Transfers				
16	With	nin 1 year before you file	ed for bankruptcy,	did you or anyone else acting on your be	ehalf pay or transfer any pro	operty to anyo	ne you
		_		ring a bankruptcy petition? parers, or credit counseling agencies fo	r services required in your	bankruptcy.	
	<u></u>	No.					
	<b>—</b> `	Yes. Fill in the details					

Record # 723700

Case 16-38061 Doc 1 Filed 12/01/16 Entered 12/01/16 16:47:32 Desc Main Page 47 of 67 Document Miller Danica Lian Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Amount of payment **Party Contact Info** Description and value of any property transferred Date payment or transfer Geraci Law L.L.C. 2016 Payment/Value: \$4,000.00: \$200.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  $\prod$  Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No

Describe the contents

Yes. Fill in the details.

Who else had access to it?

Do you still

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Debtor 1	Danica	Lian	Miller	Case Number (if known)				
	First Name	Middle Name	Last Name					
22 <b>H</b>	ave vou stored n	roperty in a storage unit o	or place other than your home within	1 1 year before you filed for bankruptcy?				
		roporty in a storage and t	place other than your nome within	Trycal before you med for bankruptey.				
	No.							
	Yes. Fill in the o	details.						
			Who else has or had access to it?	Describe the contents	Do you still have it?			
					nave it?			
Part	Identify Pro	operty You Hold or Control	for Someone Else					
	o you hold or cor or someone.	ntrol any property that so	meone else owns? Include any prop	erty you borrowed from, are storing for, or h	old in trust			
	No.							
Ē	Yes. Fill in the o	details.						
_	-		Where is the property?	Describe the property	Value			
Part	Give Detail	ls About Environmental Info	ormation					
For th	e purpose of Par	t 10, the following definiti	ons apply:					
- F	iva mma mtal lavv	manus anu fadaral atata	an land statute or regulation company					
ha	zardous or toxic	substances, wastes, or m		rning pollution, contamination, releases of e water, groundwater, or other medium, astes, or material.				
	-	ation, facility, or property perate, or utilize it, includ	<del>-</del>	I law, whether you now own, operate, or utilize	ze			
			ntaminant, or similar term.	ıs waste, hazardous substance, toxic				
	, , , , , , , , , , , , , , , , , , , ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						
Repor	t all notices, rele	ases, and proceedings th	at you know about, regardless of wh	nen they occurred.				
24 <b>H</b>	as anv governme	ntal unit notified vou that	vou may be liable or potentially liab	ole under or in violation of an environmental	law?			
_	_	•						
	No.							
L	Yes. Fill in the o	details.			D. ( ()			
			Governmental unit	Environmental law, if you know it	Date of notice			
25 <b>H</b>	ave you notified a	any governmental unit of	any release of hazardous material?					
	No.							
_		data:la						
L	Yes. Fill in the o	details.	0	Facility was a fall law 15 years by any 16	Date of water			
			Governmental unit	Environmental law, if you know it	Date of notice			
26 <b>H</b>	ave you been a p	arty in any judicial or adn	ninistrative proceeding under any er	nvironmental law? Include settlements and o	rders.			
	No.							
_		Notaila						
L	Yes. Fill in the o	icialis.	Court or agency	Nature of the case	Status of the case			
			Court of agency	Hattire of the case	otatus of the case			
Part	44. Give Detail	s About Your Business or C	Connections to Any Business					
r ear c	• • •		•					
27 W	ithin 4 years befo	ore you filed for bankrupt	cy, did you own a business or have	any of the following connections to any busi	ness?			
	A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	A partner in a partnership							
	An officer, director, or managing executive of a corporation							
	An owner of at least 5% of the voting or equity securities of a corporation							
	_		·					
	_	above applies. Go to Par						
	Yes. Check all t	that apply above and fill in	the details below for each business.					

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Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.  No.	Debtor 1	Danica	Lian	Miller	Case Number (if known)
Institutions, creditors, or other parties.  No.  Yes. Fill in the details.  Date issued    No.   Yes. Fill in the details.   Date issued    No.   Yes. Fill in the details.   Date issued    I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.    Signature of Debtor 1   Signature of Debtor 2		First Name	Middle Name	Last Name	
Yes. Fill in the details.   Date Issued				you give a financial stateme	ent to anyone about your business? Include all financial
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.     Signature of Debtor 1   Signature of Debtor 2		No.			
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.   ***  **Is/ Danica Lian Miller**  Signature of Debtor 1  Date 12/01/2016		Yes. Fill in the detail	ls.		
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.    **  * /s/ Danica Lian Miller    Signature of Debtor 1   Signature of Debtor 2   Date   12/01/2016			Date is:	sued	
answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.     Isi Danica Lian Miller   Signature of Debtor 1   Signature of Debtor 2	Part 12	Sign Below			
Signature of Debtor 2  Date 12/01/2016 Date MM / DD / YYYY  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?  No  Yes			·	<b>.</b>	
Date 12/01/2016	X				a of Dobtor 2
MM / DD / YYYY  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?  No  Yes		Signature of Debtor		Olgriature	, of Debiol 2
MM / DD / YYYY  Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?  No  Yes		Date 12/01/2016		Date	
■ No □ Yes			YYYY	M	M / DD / YYYY
No	☐ N	No Yes You pay or agree to			
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).	□ <b>'</b>	es. Name of perso	n		

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B2030 (Form 2030) (12/15)

Date: 12/01/2016

Date

# United States Bankruptcy Court

	NORTHERN DISTR	RICT OF ILLINOIS	EASTERN DIVISIO	JIN	
[n 1	re				
Dai	nica Lian Miller / Debtor		Case No:		
			Chapter:	Chapter 13	
	DISCLOSURE OF COM	MPENSATION OF A	TTORNEY FOR DEE	BTOR	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) impensation paid to me within one year before the filing of the dered or to be rendered on behalf of the debtor(s) in contents.	the petition in bankrupt	cy, or agreed to be paid	d to me, for servic	es
	For legal services, I have agreed to accept	\$4,000.00			
	Prior to the filing of this statement I have received	\$200.00			
	Balance Due	\$3,800.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify				
3.	The source of compensation to be paid to me is:				
	Debtor(s) Other: (specify				
4.	I have not agreed to share the above-disclosed comp of my law firm.	pensation with any othe	er person unless they ar	re members and as	sociates
5.	I have agreed to share the above-disclosed compensation of my law firm. A copy of the agreement, together attached.  In return for the above-disclosed fee, I have agreed to renease, including:	with a list of the names	s of the people sharing	in the compensation	
	case, including.				
	a. Analysis of the debtor's financial situation, and rend	dering advice to the del	otor in determining who	ether to file a petit	tion in
	bankruptcy;				
	b. Preparation and filing of any petition, schedules, star	tements of affairs and p	plan which may be requ	uired;	
	c. Representation of the debtor at the meeting of credit	tors and confirmation h	earing, and any adjour	ned hearings there	eof;
	d. Representation of the debtor in adversary proceeding	gs and other contested	bankruptcy matters;		
	e. [Other provisions as needed]				
6.	By agreement with the debtor(s), the above-disclosed fee	does not include the fo	ollowing service:		
	I certify that the foregoing is a complete	CERTIFICATION statement of any agree	ment or arrangement fo	or	
	payment to	statement of any agree	ment of arrangement it	J1	
	me for representation of the debtor(s) in this	bankruntey proceeding	IS.		

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/s/ Lisa LaShawn Haley

Signature of Attorney

Geraci Law L.L.C. Name of law firm

# UNITED STATES BANKRUFFTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 16-38061 Doc 1 Filed 12/01/16 Entered 12/01/16 16:47:32 Desc Mail 2. Inform the debtor that the debtor mage be particular and in the factor of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 16-38061 Doc 1 Filed 12/01/16 Entered 12/01/16 16:47:32 Desc Mail
- Any portion of the retainer that 05 not eatned 8000 unife of 67 expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



## Case 16-38061 Doc 1 Filed 12/01/16 Entered 12/01/16 16:47:32 Desc Main F. ALLOWANCE AND PAYMENT OF PATTORNEY \$6FERS AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney h	as received	,\$ 200.00		
toward the flat fee, leaving a balance due of \$ _	3800.00	; and \$	310.00	for expenses
leaving a balance due for the filing fee of \$	0.00			

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/122120/6

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

# Case 16-38061 Doc 1 Filed **Gelecite Welnie** d 12/01/16 16:47:32 Desc Mair National Headquarters: 55 E. Monroe Street #340ff Chicapo & Of 1696-925-1313 help@geracilaw.com



Date: 11/22/2016

Consultation Attorney: LLH

Record #: 723-700

### **Attorney - Client Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

**No other work**: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. **Injury or other claims or property** I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed;

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Danica Miller (Debtor)

(Joint Debtor)

Attorney for the Debtor(s

Representing Geraci Law L.L.C.

other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

Dated: 11/28/16

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Danica Lian Miller / Debtor	Bankruptcy Docket #:
	.ludae·

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/01/2016 /s/ Danica Lian Miller

**Danica Lian Miller** 

X Date & Sign

Record # 723700 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Danica Lian Miller

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Desc Main

B 201A (Form 201A) (11/11)

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 723700 Page 1 of 2 Record #

Form B 201A, Notice to Consumer Debtor(s)

In re Danica Lian Miller / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/01/2016	/s/ Danica Lian Miller	
	Danica Lian Miller	
Dated: 12/01/2016	/s/ Lisa LaShawn Haley	
	Attorney: Lisa LaShawn Haley	

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Debtor 1	Danica First Name	Lian Middle Name	Miller Last Name	Case Numb	ber (if known)	-
Part 6:	Answer These Question	s for Reporting Purpos	ies			
	hat kind of debts do ou have?	as "incurred No. Go Yes. G  16b. Are your of money for a  No. Go Yes. G	I by an individual primarily to line 16b. to line 17.  debts primarily busines a business or investment or to line 16c. to to line 17.	for a personal, family, or houseł	debts that you incurred to obtain usiness or investment.	
C D al e: al al	re you filing under hapter 7?  o you estimate that after ny exempt property is xcluded and dministrative expenses re paid that funds will be vailable for distribution o unsecured creditors?	— □Yes. Iami	nistrative expenses are pai	you estimate that after any exer	empt property is excluded and distribute to unsecured creditors?	
у	low many creditors do ou estimate that you we?	1-49 50-99 100-199 200-999	į	□ 1,000-5,000 □ 5,001-10,000 □ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
е	low much do you stimate your assets to e worth?	\$0-\$50,000 \$50,001-\$ \$100,001-\$	100,000 \$500,000	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	
e	dow much do you estimate your liabilities o be?	\$0-\$50,00 \$\bigs\\$50,001-\$ \$100,001-\$ \$500,001-\$	100,000 \$500,000	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billio ☐ More than \$50 billion	
Part 1	7: Sign Below					
For ye	DU	If I have chosen of title 11, Unite under Chapter I for attorney rethis document, I request relief i I understand mowith a bankrupt 18 U.S.C. §§ 19	n to file under Chapter 7, I and States Code. I understar 7.  presents me and I did not I have obtained and read the chapter in accordance with the chapter is a false statement, co	am aware that I may proceed, if nd the relief available under each pay or agree to pay someone whe notice required by 11 U.S.C. pter of title 11, United States Concealing property, or obtaining rup to \$250,000, or imprisonment	ode, specified in this petition.  money or property by fraud in connection	

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Fill in this information to identify your case:						
Debtor 1	Danica	Lian	Miller			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)						
Case Number (If known)			_			

# Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out	bankruptcy forms?
	• •
s No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and
	Signature (Official Form 119).
<b>:</b> :	
Under penalty of perjury, I declare that I have read the summary and schedules	filed with this declaration and that they are true and
correct.	
* Vantalle *	
Signature of Debtor 1 Signature of	Debtor 2
Date : <u>£2 / 1</u> /2016 Date	
	/ DD / YYYY

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Debtor 1	Danica	Lian	Miller	Case Number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before stitutions, creditors, No. Yes. Fill in the deta	, or other parties.		to anyone about your business? Include all financial
Part 1	2: Sign Below			
ans in c 18 t	wers are true and connection with a ba J.S.C. §§ 152, 1341, Signature of Debto	orrect. I understand that mak inkruptcy case can result in the state of the state o	ing a false statement, conceal fines up to \$250,000, or imprise  Signature of Date	/ DD / YYYY
Did	you attach addition	nal pages to Your Statement	of Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
E	Yes	o pav someone who is not an	attorney to help you fill out ba	ankruptcy forms?
_		- pay commons time to the tall		·
	No			
Ĺ	Yes. Name of pers	son		Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

#### Document Page 64 of 67 **DISCLAIMER** Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their
- bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9, INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foredosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, CHE	CK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	
Dated: 12/(/2016	Sankafmelle	X Date & Sign
	Danica Lian Miller	

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# **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Danica Lian Miller / Debtor

Bankruptcy Docket #:

Judge:

## VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER	PENALTY OF PERJURY THAT THE FOREGOING IS TO	RUE AND CORRECT.
Dated: <u>/ 2/</u> /2016	Danica Lian Miller	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Š	 4.
Ηа	

Sign Below

By signing here, I deglare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Danica Lian Miller

Date: 121 | /2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Danica Lian Miller / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/1 /2016

Danica Lian Miller

X Date & Sign

Dated: / /2016

Attorney: Lisa LaShawn Haley